

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 12-36279-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele E. Henson  
aka Michele E Camlin, aka Michele E  
McClintic  
4 Meehan Blvd.  
Clementon, NJ 08021

Social Security No.:

xxx-xx-9171

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 10, 2018

JAN: lgr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michele E. Henson  
 Debtor

Case No. 12-36279-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db  
 513467459 +Michele E. Henson, 4 Meehan Blvd., Clementon, NJ 08021-4012  
 513467460 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 513467461 Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645  
 513467461 +Bank of America, 450 American St Sv, Simi Valley, CA 93065-6285  
 513587154 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 513467462 C&H Collection Services Inc., PO Box 1399, Merchantville, NJ 08109-0399  
 513467464 CCMUA, Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105  
 513467463 Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281  
 517385792 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 517385793 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 517389772 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 517389771 +Carrington Mortgage Services, LLC,, PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207  
 513467466 +Carrington Mortgage Services, LLC,, 4 Meehan Boulevard, Clementon,, New Jersey 08021-4012  
 513576921 +Div of Taxation, PO Box 245, Trenton, NJ 08695-0245  
 513467471 +SANTANDER CONSUMER USA, P.O Box 961245, Ft. Worth, TX 76161-0244  
 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695)  
 513467470 +Santander Consumer USA, PO Box 961245, Dallas, TX 76161-0244  
 513467472 +Virtua Summit Surgical Center, 200 Bowman Drive, Suite D-160, Voorhees, NJ 08043-9633  
 513467473 +Women's Healthcare Collingswood, 1055 Haddon Ave, Collingswood, NJ 08108-2047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 10 2018 22:57:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2018 22:57:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513467465 E-mail/Text: legal-dept@cooperhealth.edu Apr 10 2018 22:58:40 Cooper University Hospital, P.O. Box 6037, Bellmawr, NJ 08099-6037  
 513467467 +E-mail/PDF: gecsed@recoverycorp.com Apr 10 2018 23:01:11 GECRB/Old Navy, PO Box 965005, Orlando, FL 32896-5005  
 513467468 E-mail/Text: cio.bncmail@irs.gov Apr 10 2018 22:56:55 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 513467469 +E-mail/Text: bkrpt@retrievalmasters.com Apr 10 2018 22:57:23 NJ EZ Pass, c/o RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 515549739 +E-mail/Text: bnc-quantum@quantum3group.com Apr 10 2018 22:57:15 Quantum3 Group LLC as agent for, NCEP LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, NCEP LLC 98083-0788  
 515549738 E-mail/Text: bnc-quantum@quantum3group.com Apr 10 2018 22:57:15 Quantum3 Group LLC as agent for, NCEP LLC, PO Box 788, Kirkland, WA 98083-0788  
 513548199 E-mail/Text: bnc-quantum@quantum3group.com Apr 10 2018 22:57:15 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 lm\* +Bank of America, 450 American Street Sv, Simi Valley, CA 93065-6285

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: cscnodsc

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Total Noticed: 27

Date Rcvd: Apr 10, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Michele E. Henson andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joni L. Gray on behalf of Debtor Michele E. Henson joni@sjbankruptcylaw.com,  
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmlawgroup.com  
Tammy L. Terrell on behalf of Creditor Bank of America, N.A. bankruptcy@feinsuch.com  
TOTAL: 7